

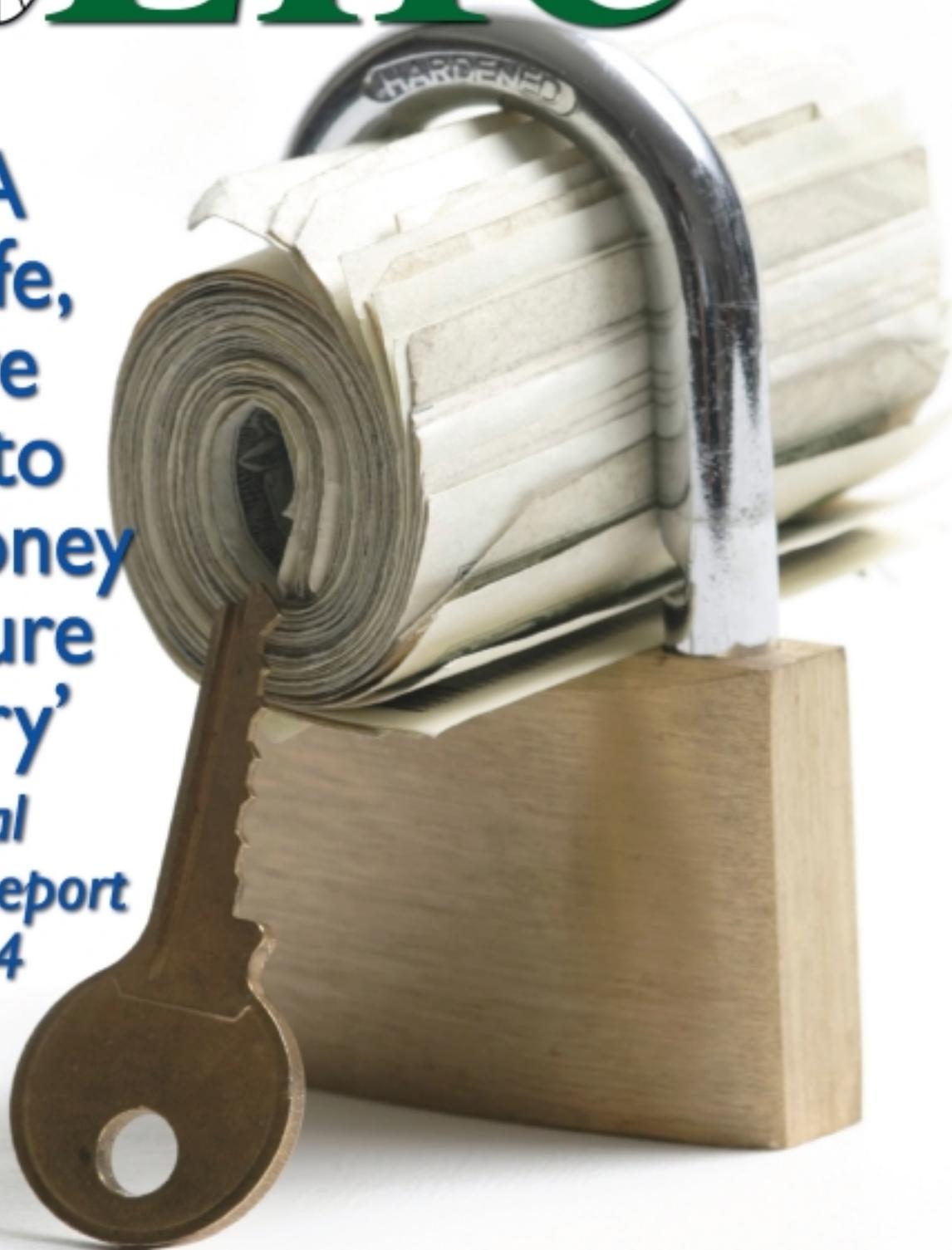
APRIL 2010

William Penn Life



**'WPA
is a safe,
secure
place to
hold money
for future
delivery'**

**- Annual
Actuary's Report
Page 14**



WILLIAM PENN ASSOCIATION
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William Penn Life



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It's time to hit the links

FOR THOSE OF US in the Northeast and MidWest, the snow has finally melted away, and we are ready to bring our golf clubs out of the garage. That means it's time to make plans to join us for our 27th Annual WPA Golf Tournament and Scholarship Days on Friday and Saturday July 16 and 17.

This year's event will be held at the beautiful and challenging Chestnut Ridge Golf Resort and Conference Center in Blairsville, Pa. (www.chestnutridgeresort.com). Conveniently located just minutes from the Pennsylvania turnpike, Chestnut Ridge offers two challenging 18-hole layouts and affordable lodging at the adjacent Hampton Inn and Suites Blairsville. The WPA has arranged for special lodging rates for tournament players and guests.

The event will include: a Friday night buffet and Monte Carlo Night; a continental breakfast Saturday morning; our 18-hole, scramble-format tournament; and a good old-fashioned barbeque after the tourna-

ment. We will play the Tom's Run course on Saturday morning with an 8:30 shotgun start. All activities benefit the WPFA Scholarship Foundation which provides annual awards to deserving members attending accredited colleges and universities.

The field is limited to 144 golfers, so talk to your friends and members and make your plans to come and enjoy a weekend of fun and fraternalism at its best!

The cost of the event is only \$100 per person, which includes admission to the Friday night reception, breakfast Saturday, greens fees, cart and admission to Saturday's barbeque. Golfers and guests must make their lodging reservations with the Hampton Inn by calling 724-459-5920. Please ask for the William Penn Association member discount of \$109 for Friday evening.

For those that can come early Friday, you can also play a practice round at the Chestnut Ridge course for only \$35. And, if you have a non-golfing spouse, there is a spa at Chestnut Ridge. So bring them along for the day.

If you can't bring a foursome, don't worry; sign up individually, and we will match you with a group.

Fill out the registration form found on Page 24 and send it to us a.s.a.p. For more information, call the Home Office at 1-800-848-7366, ext. 136

We look forward to seeing you there! 

William Penn Fraternal Association Scholarship Foundation, Inc.

Financial Statement as of Dec. 31, 2009

Balance as of December 31, 2008 **\$733,325.24**

INCOME

Donations	\$ 73,464.61	
Investment Income	30,965.53	
Miscellaneous	530.50	
Total Income		\$104,960.64

DISBURSEMENTS

Scholarship Grants		
142 Renewals @ \$500.00	\$71,000.00	
51 New @ \$500.00	25,500.00	
Essay Awards	2,000.00	
Total Scholarship Grants	\$98,500.00	
Fundraising Expense	4,343.00	
Bank Charges	278.59	
Total Disbursements		- 103,121.59

Balance as of December 31, 2009 **\$735,164.29**

ASSETS

Bonds	\$ 49,786.50
Certificates of Deposit	265,000.00
Annuities	400,313.60
Money Market Accounts	8,611.40
Checking Account	9,602.79
Miscellaneous	1,850.00

Total Assets as of December 31, 2009 **\$735,164.29**

Golf Tournament Chinese Auction seeks prize donations

Preparations are underway to hold a Chinese Auction at the 27th Annual WPA Golf Tournament and Scholarship Days to be held July 16 to 17 in Blairsville, PA

If you would like to donate a prize basket, please send it in advance to the Home Office in Pittsburgh no later than July 14. If you cannot get your prize to the Home Office by that day, please call Ronda at 1-800-848-7366, ext. 112, to describe what is included in your prize. Please make sure to bring your prize with you to the tournament.

All proceeds from the auction will benefit the William Penn Fraternal Association Scholarship Foundation.

**Thank you in advance
for your support**

Toth honored as top fraternalist

PITTSBURGH -- The Fraternal Societies of Greater Pittsburgh (FSGP) recently honored National Vice President-Secretary Richard W. Toth, FLMI, FIC, as its 2010 Fraternalist of the Year for his outstanding contributions and dedicated service to the fraternal benefit system.

Mr. Toth received his award March 20 during a banquet hosted by the FSGP at the Sheraton Station Square in Pittsburgh. During his acceptance speech, he thanked all in attendance for their fraternal show of support. He said he was touched and deeply humbled by the honor and that it holds great meaning for him since it was awarded by his fraternal peers and friends.

Mr. Toth then spoke of the people, events and memories which influenced his life and career and instilled in him a passion to help those in need. "We must never lose sight of, nor disconnect from our fellow man, our rich ethnic traditions or our heritage," he said.

He also thanked the FSGP, the Pennsylvania Fraternal Congress (PFC), and the National Fraternal Congress of America (NFCA) for the honor and privilege of serving them and participating in their many fraternal events across the nation. He thanked the WPA Board, his fellow National Officers and his co-workers for their kind words and their support of his fraternal endeavors.

"Rick is a person who truly embraces the fraternal system on all levels, local, state and national. The William Penn Association is very fortunate to have Rick as one of their members and more importantly, an officer," wrote FSGP President Patricia Del Busse.

Mr. Toth was introduced to Fraternalism during his childhood when his family was actively involved in the fraternal benefit system as members of WPA Branch 89 Homestead, Pa. Growing up in such an environment, Mr.



Richard W. Toth receives the Fraternalist of the Year award from Karen Pintar, secretary of the Fraternal Societies of Greater Pittsburgh during a banquet held in Mr. Toth's honor March 20.

Toth became a staunch believer in the fraternal benefit system and a true fraternalist at heart.

He was first employed by the WPA in January 1984 in the Underwriting Department and was appointed Chief Underwriter in October 1993. Three years later, he was elected National Vice President-Secretary.

In 2006, Mr. Toth led the FSGP as its president after previously serving on its Executive Board. In 2009, he served as president of the PFC. He also has served the NFCA as a member of various sub-committees.

A lifelong resident of Munhall, Pa., Mr. Toth is, first and foremost, a family man. He and his wife Nancy have been married for 24 years and have raised four sons.

Experience a true taste of Hungary.

- Learn the Hungarian language.
- Enjoy homemade Hungarian food.
- Practice Hungarian traditions.

Sign up today!

Hungarian Heritage Experience

August 1-7, 2010 • Scenic View, Rockwood, PA

Name: _____

Address: _____

Phone: _____ Email: _____

WPA Policy Number: _____

Fee = \$275 per WPA Member / \$300 per non-member
(includes lodging, meals and instructional materials)

Make check payable to "William Penn Association"

Mail this form and check to:

Hungarian Heritage Experience, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233

Here we grow again

by Doug Miller

The William Penn Association is pleased to welcome two new members to our team: David Despot, our National Sales and Marketing Director; and Judit Borsay as an Underwriting Clerk.

David Despot joined the WPA on March 15, 2010, to help further our mission to grow the membership, coverage and benefits of the Association. Dave began his career in the insurance industry in 1985 and over his 25-year career has been a key contributor to teams at MetLife, Physicians Mutual, Bankers Life and Casualty, Ohio National and American Income. Dave has held positions of increasing responsibility in the insurance industry including sales agent, agency manager, field trainer, recruiting and marketing and training director, division manager, regional vice president, national recruiting vice president and vice president and corporate officer.



Dave graduated from Penn State University in 1982 with a bachelor of science degree in mining engineering and from Saint Francis University in 1998 with an M.B.A. Dave has lived most of his life in the Pittsburgh, Uniontown and State College, Pa., areas. He is married to his lovely wife, Tanya, and has two grown children, Susan, 26, and Dan, 24.

As the WPA National Sales and Marketing Director, Dave's primary focus will be on adding value to the Association and carrying out our

mission for the common benefit of our existing and new members, our agents, and our Home Office team. We are confident that with the continued support of our agents and members we will see continued growth of the William Penn.

We would also like to welcome Judit I. Borsay to the New Business Department. Judit joined the



WPA on Feb. 11, 2010. She is a 2008 graduate of Allegheny College where she majored in history and was an Alden Scholar for three years and member of the Phi Alpha Theta History Honor Society. She's active in her church and enjoys performing with and scheduling for the William Penn Association Magyar Folk Dancers. Judit lives in McKeesport with

her parents, the Rev. Dr. Daniel J. Borsay and Judit Borsay, along with her younger sister Noemi. She is a lifelong member of the Association.

Judit has traveled to Hungary and reluctantly admits to being "almost fluent" in the language. She, along with Endre Csoman, is helping all of the Home Office team to understand some of the nuances of the Hungarian language and culture.

Please welcome both Dave and Judit to the William Penn Association.

Köszöntjük a William Penn Tarsaságnál!

Doug Miller is the Executive Assistant to the National President.



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Rates guaranteed for six months. Early surrender charges may apply.

**For more information contact your WPA Sales Professional
or call the Home Office toll-free at 1-800-848-7366, Ext. 120.**

AGENT PROFILE

Jeffrey J. Ward
 Brecksville, OH
 440-838-1200
 WPA Agent since 1982



JEFFREY J WARD, CLU, ChFC, is a graduate of Miami University, Oxford, Ohio. He has a bachelor's degree in mathematics and was frequently on the Dean's List. His initial intent was to become an actuary. While interviewing for the position, it was recommended he take a sales aptitude test. His high score convinced him to pursue insurance sales and financial planning.

Jeff's professional degrees include Chartered Life Underwriter (CLU), Chartered Financial Consultant (ChFC) and a Series 6 securities license. The CLU and ChFC designations each require passing 10 college-level courses, covering all aspects of insurance and financial planning. This training has placed him in the position to give WPA members the utmost in professionalism and service.

He is especially pleased to have set the single-year sales mark of 485 sales of WPA life insurance products.

Jeff is most proud of being a Life and Qualifying Member of the Million Dollar Round Table, an international insurance sales organization. Only the top six percent of all insurance salespeople worldwide qualify for this elite group, based on production.

Jeff played tennis scholastically and currently plays basketball twice a week. He established a basketball league for players age 50 and over through the Brecksville Community Center. There are more than 50 men in the league, many of whom are WPA members. He and his wife Dawn also enjoy attending Cleveland Cavalier games and watching LeBron James.

Jeff married his college sweetheart, Dawn, in 1976. Her late father, Albert Oris, was a sales representative with the Hungarian Reformed Federation of America. Dawn's upbringing in the Hungarian Reformed Church in Fairport Harbor, Ohio, created a life-long connection with her heritage. She also became an HRFA representative for the Cleveland area in 1979. In 1982 Dawn and Jeff became representatives with the WPA. Their daughter Erin was born in 1983. She graduated cum laude from Northwestern University's Medill School of Journalism in 2005. Erin is a legislative correspondent for Congressman Dale Kildee.

Jeff feels privileged to represent the WPA, and he and Dawn treasure all the wonderful relationships they have established with WPA members and Home Office employees over the last 28 years.



William Penn Association is looking for a few good agents

Your Association, the William Penn, is looking to grow and expand its reach in current and possibly new markets. To do this we are seeking to add highly motivated agents to our list of over 200 existing agents. WPA currently writes insurance and annuity products in 19 states and the District of Columbia. The

states include; CA, CT, DC, FL, IL, IN, KY, MD, MA, MI, MO, NE, NJ, NY, OH, PA, VA, WV and WI. To grow, we need both full-time and part-time agents.

Good agents are the lifeblood of any association. We would like to make you a part of this search and reward you for your help. If you currently do business with an agent that would be a good candidate to write for the WPA, we would like their name, address and/or phone number. You can also give them our name. If the agent you recommend is appointed with the WPA, we will pay you a 'finder's fee' of \$50. And when the agent sells their first certificate--life or annuity--we will pay you another bonus of \$25.

The WPA is a strong and growing association that has much to offer our members and the agents that write for us. This is our way of thanking you for helping us to grow. If you have any questions about the bonus, please don't hesitate to contact Barbi Tew at 412-231-2979 ext.120 or Dave Despot at ext.134. Thank you.



Windber, Pennsylvania

OVER THE YEARS, I have made many business trips to the Johnstown-Windber area of Pennsylvania. Windber is located less than 10 miles southeast of Johnstown.

Working in the fraternal industry for more than 40 years gave me an opportunity to connect with people who shared their experiences--stories of their immigrant family's harsh life in the coal industry. Some immigrants came with the intent to stay for a few years, make some money and return to their native countries. Most of them stayed and assimilated into the American way of life. Many, however, did not speak English and often lived in communities with others from their country. The new immigrants were often labeled as "Huns" or "Slavs." The immigrants were not always welcomed and were often believed to be inherently different from "Americans."

Most coal miners in company towns usually lived in situations which made them greatly dependent on their employers or "coal barons." They lived in company houses; they were forced to purchase their groceries and supplies at the company store which often charged more than other stores. Also, miners were paid with scrip and only the company store would accept it. Coal miners lived a dangerous life. Hundreds died yearly in mine explosions, and often mine shafts collapsed on them.

The immigrants were exploited not only by the coal companies but also often by labor leaders. I must mention that the right to live in a company house ceased when one did not buy at the company store or joined a strike.

The coal miners' wives played an important role in the lives of many. Women's work was never done; they often made substantial monetary contributions to the family income through the boarding (burdos) system. Women's labor proved essential to the development of the local ethnic churches. Windber had the Hungarian Roman Catholic Church (St. Mary's) and the Hungarian Reformed Church. Women cooked for ethnic gatherings, festivals, etc.

Keeping boarders was hard work. The company houses had no running water, toilet or bathing facilities. Washing was done by hand. Cooking, baking for their families and boarders, tending the gardens and taking care of the animals and poultry that were characteristic of the mining places were only a part of their lives. Women's work was critical to survival in those times when the miners only worked a few days a week. All in all, the immigrants of Windber survived the harsh life and struggle against the coal barons whose repressive policies encroached on every part of their lives. Family, church and fraternal societies all proved critical as men and women adapted to the new country and culture. God bless their memory.

In the late 1950's when I first joined the Hungarian Home in Ellwood City, Pa., the "Vándor Zászló" of the Windber Hungarian coal miners was displayed on the back wall of the stage. At one point, the flag was removed (in the 1980's) and vanished. Some years later, I found it in a large cooking pot adjacent to the kitchen and hope to find a permanent place for it soon. WPL



View of Budapest from Fisherman's Bastion.

Budapest, Eger, Croatian coastline, highlight WPA trip

THE WPA HAS ANNOUNCED the official itinerary for this year's tour to Hungary and Croatia, departing Sept. 28 and returning Oct. 13.

Departures will be available from Pittsburgh and Cleveland through JFK International Airport and from Detroit.

After arriving in Budapest, the tour will proceed to Zalakaros in the southern part of Lake Balaton. From there, guests will travel the next day to Croatia's Istria Peninsula, for four days of sightseeing along the beautiful coastline and four nights at the Grand Hotel Milenij.

On Day 6, as you travel back to Hungary, you'll pass through Zagreb before arriving for an overnight stay in Balatonalmádi where you'll enjoy a peasant wedding party and authentic Gypsy music.

The next morning it's off to Gödöllő for a magnificent horse show, then on to Eger with accommodations at the Hotel Flóra. Over the next four days, you'll visit Szilvásvárad, the Bükk Mountains, Miskolc, Lillafüred and Tard.

The last four days and nights will be in Budapest where you'll see all the famous and historic sights and have plenty of free time to explore on your own.

For more information, please contact Endre Csoman at 1-800-848-7366, ext. 136, or email Endre at ecsoman@williampennassociation.org.

Puzzle Contest #58

Tax Time

April is a wonderful month for so many reasons—the arrival of spring, the beginning of the baseball season, the return of colorful flowers, to name a few—that it’s a shame one day nearly spoils it all. Of course, that day is April 15, and we all know what that means. Find words associated with that day hidden in the puzzle below, and you could win \$50 in our **Puzzle Contest #58**.

Puzzle Contest #55 WINNERS

The winners of our Puzzle Contest #55 were drawn March 2, 2010, at the Home Office.
Congratulations to:

- Barbara P. Benko, Br. 34 Pittsburgh, PA**
- Ronald Russin, Br. 8036 Scottdale, PA**
- Marilee E. Sargent, Br. 132 South Bend, IN**
- Helen L. Wysocki, Br. 26 Sharon, PA**

Each won \$50 for their correct entry.
WAY TO GO!!

RULES

1. ALL **WPA Life Benefit Members** are eligible to enter.
2. Complete the word search puzzle correctly.
3. Mail your completed puzzle, along with your name, address, phone number and WPA Certificate Number, to: **WPA PUZZLE #58**, 709 Brighton Road, Pittsburgh, PA 15233.
4. Entries must be received at the Home Office by **May 31, 2010**.
5. Four (4) winners will be drawn from all correct entries on or about June 3, 2010, at the Home Office. Each winner will receive **\$50**.
6. **GOOD LUCK!!**

Tax Time Word List

- | | |
|-----------|-------------|
| Audit | Income Tax |
| Credit | Interest |
| Deduction | Loophole |
| Dependent | Refund |
| Exemption | Return |
| Extension | Schedule A |
| Filing | Shelter |
| Forms | Withholding |



Name: _____

Address: _____

Phone: _____ Email: _____

WPA Life Certificate No.: _____



It's a matter of choice

WITH ALL DUE RESPECT to Master Chefs Béla, Vilmos and Szathmary, and the many anonymous preparers of Magyar gastronomical specialties, do I present the following observations.

I have enjoyed hundreds of plates of Chicken Paprikás. To be truthful, some have been wonderful, while others have been real *Puli kutyás*. Even at my own home we have quality control issues. As a rule, our family gets to enjoy the poultry-based delight about once every three weeks. Depending on either my mother's or sister's time and energy levels, we can expect sheer taste ecstasy or a less-than-memorable dining experience. These same sentiments occur at Hungarian restaurants and fraternal gatherings. I can go on to say, that even at a single event, you can have a great plate of paprikás, and then follow up with a second helping that makes you wonder if the cooks left and forgot to give the correct recipe for the remaining group of workers to follow.

There are so many preparation variables when making a successful meal of the preferred dish of the Cseh Család. The correct type of chicken, flour, paprika and onions, to name just a few of the essential ingredients, are necessary for a delectable presentation. Timing and the correct utilization of heat when cooking the chicken can give the cook the best or worst case scenario when establishing a flavorful "Kash!" (our family's slang word for the sauce / gravy).

I have seen the ill- or non-use of paprika more than I would like to remember. Every good Magyar knows that the heart and soul of high-quality Chicken Paprikás is the PAPRIKA! Unfortunately, many so

called Magyar cooks follow the rationale that cheaper is better. Instead of ordering quality paprika from such sources as Magyar Marketing, many of our Frugal Magyar Gourmets prefer to purchase a one-pound canister for 75 cents at their local Sandor's Super Saver Store. The only culinary link between the excellent quality Szeged Paprika and the bargain basement imposter is the name on the label, PAPRIKA! If the paprika doesn't say "made in Hungary," throw it away and spend a few extra forints for the real stuff.

Speaking of paprika, I recall several well-intentioned cooking advisors telling me that paprika is merely a garnish used for coloring or for accenting such dishes as sour cream cucumbers (*Uborkasaláta kaporral*). I've seen my mom generously use paprika when mixing the roux to produce the luscious sauce. Liberal doses of paprika not only give the dish a flamboyant red coloring but that unique taste. I have learned through my own culinary experimentation that only by mixing enough paprika into the heated fat and slightly browned onions can you create the chemical reaction that releases the complex molecules of hidden flavors. If there is not enough or the wrong type of paprika, your hard work and labor will result in a dismal presentation.

My family has dozens of Magyar traditions. We do a lot of cultural things that even first generation families have abandoned. As with the use of paprika, we are above the norm as well. Each year we use paprika by the pound, not just by mere ounces. My Mom puts paprika on the priority shopping list when our cupboard shows that we have less than half of a pound.

All cooks utilize their own preferred amounts of garlic, tomato, green pepper, black pepper, salt, oil and flour. What you add to the dish is of your own prerogative. Another key to success is using fresh quality ingredients. When it comes to Hungarian cooking, each family has its own idiosyncrasies in preparation. That's why there are so few Hungarian restaurants out there. Nobody prepares any Hungarian dish like their dear mom or Aunt Olga. If you go to a gathering featuring Magyar food, you can count on someone negatively comparing what is being consumed there to that of long ago. I have yet to hear some say, "this is better than my mom's," or "this tastes just like Nagymama's!"

The next time you go to a Hungarian event such as a church or cultural gathering, remember more than likely those cooks and servers are volunteers. Give them some slack; it's tough work! I hear many more

Did you know they're Hungarian?

Did you know that **Jerry Seinfeld** and the late **Rodney Dangerfield** had mothers that were Hungarian born? Although both comedians are a generation apart in age, they share several personal commonalities. Both had rocky relationships with their mothers, both were from the New York City area and both worked at other careers before hitting it big in stand-up comedy.

complaints than praises by the patrons attending such events. Besides, making a meal for a family of five is much easier to do than for an event with 250 in attendance. The logistics and difficulty in the preparation of food for large gatherings multiplies exponentially. I can only imagine how difficult it is to cook for the WPA Picnic in September. (Please note: I will cover the subject of volunteering in a future edition of *Tibor's Take*.)

Now, for the true purpose of this month's discussion, do I present the following three questions:

1. What part of the chicken do you prefer when consuming Chicken Paprikás?

2. When it comes to enjoying Nokedli, what do you like best, the dumplings to be made by hand or with a machine? (Note: Although the batter/dough is the same, when making the dumplings by hand, you get different sizes while with the machine they are the same size)

3. (Please, be honest in your answer.) When preparing Chicken Paprikás, or any other Magyar dish that calls for paprika, do you cook with paprika from Hungary?

I would like to hear your comments or observations on this or any of my other Tibor's Take's. E-mail me at SilverKing1937@yahoo.com or drop a line to *William Penn Life*.

Let's hear your take

Let me know how you enjoy my thoughts and views on growing up Hungarian Style. If you have any questions or comments about me or my column, please email me at: SilverKing1937@yahoo.com, or drop me a letter in care of the William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233. - *Tibor*

Éljen a Magyar! Tibor

Tibor Check Jr. is a member of Branch 28 Youngstown, Ohio, and a freshman at Cleveland State University. He also serves as host of the "Souvenirs of Hungary" weekly radio show broadcast on WKTL-90.7 FM in Struthers, Ohio.

Enjoy a taste of Hungary today!

The *NEW* WPA Cookbook

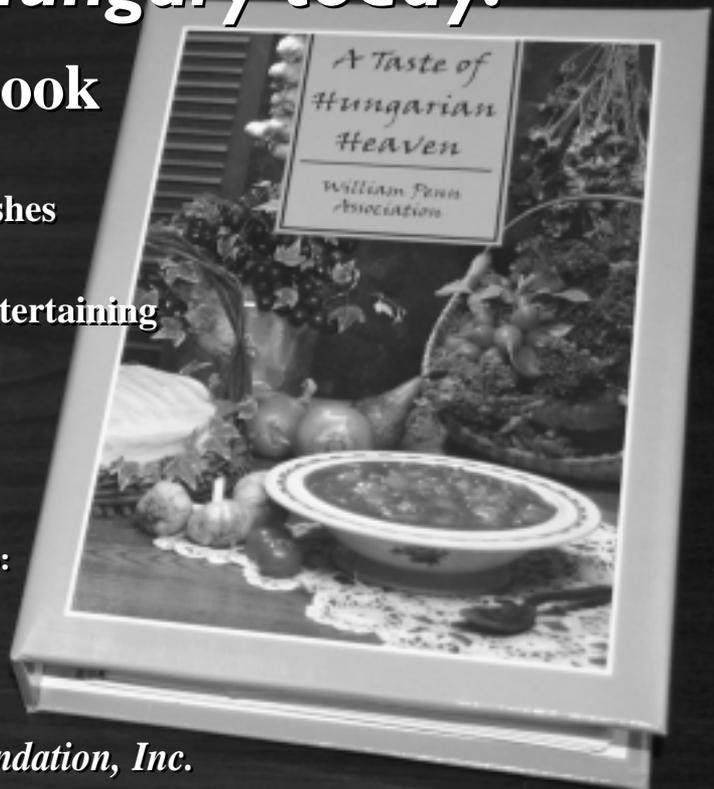
- Over 500 recipes
- Hungarian favorites & other tasty dishes
- Kitchen tips from Chef Béla
- Information on cooking, dieting & entertaining
- PLUS an enclosed book stand

\$20 (includes shipping & handling)

For your copy, make your check payable to "WPA Scholarship Foundation" and mail to:

WPA Cookbook, William Penn Association
709 Brighton Road, Pittsburgh, PA 15233

All proceeds benefit the William Penn Fraternal Association Scholarship Foundation, Inc.





Mom's favorites

FÁRADJON BE A MAGYAR KONYHÁBA.

The Hungarian Kitchen will celebrate its seventh anniversary this month. Not all 84 copies of the *William Penn Life* survived the last seven years at the house. However, the rough drafts for all the columns, sidebars, chef tips, practical pointers, culinary corners and recipes did.

Two people have contributed much to The Hungarian Kitchen. Seven years ago, Chef Vilmos was heading into retirement, and I was coming on board as a member of the former National Auditing Committee for the WPA. Having the chance to write about Magyar food was not something I could pass up. With some gentle persuasion, good Chef Vilmos came back into the kitchen contributing much over the years.

The second person, my mom Ruth, was the senior technical advisor. She was so excited about the start of the column and was happy to help The HK. Whether it was the spelling of certain names, trying to find the right measurement of ingredients or getting feedback for a new idea, she always knew what was right.

While mom cooked up a storm and made many recipes that you will find in the WPA cookbook, her strong point was baking and making pastries. My elementary school class sampled her pastries at the cupcake and food sales at the Lincoln School on Bartlett Street.

She enjoyed cooking for her family, friends and neighbors. No one went hungry when Ruth was in the kitchen. She always contributed food to the Branch 19 Christmas parties and gatherings they held each year.

Her connection to the William Penn began as secretary for the branch office, which first was on Hamilton before moving to Somerset Street many years later. The site on Somerset Street is now part of the Robert Wood Johnson Medical Center foundation, along with many other buildings razed as the old Middlesex General Hospital reshaped the Hungarian neighborhood known as the seventh ward.

She became vice president of the branch and much later settled as branch coordinator before she gave up the position just a few years ago, finally retiring from the kitchen and volunteer duties.

When not in the kitchen, she had time to play the piano for my sister and me and encouraged us to take piano lessons. My sister took the offer, but I wanted to play the saxophone and be in the marching band. I learned much from her in the kitchen. She was always

willing to try new things along with her reliable recipes. Her stuffed cabbage was better than both of my grandmothers'. Her kiflis were so good one or two for dessert were never enough, and I usually ate more than three people put together. Her walnut and poppy seed rolls stood second to none. Many people tasting her wares would soon want to join her in the kitchen and learn how to make this tasty treat. Life was good for me, as I was always the first to sample everything she made.

While it seemed easy for my mother to accomplish these kitchen tasks, I have to remind myself that she was blind in her right eye since birth. She overcame that handicap, becoming productive in the workforce as a practical nurse, and becoming a skilled piano player, talented cook and faithful member of the WPA for over 50 years. If not for her effort, talents and urging, my sister and I never would have achieved as much in our lives as we have. In return, we supported her the best way we could.

She was not a selfish person. She always put the happiness of others before her own. At mealtime she never thought of herself first, and when serving any food, her plate was the last filled. If the food was completely consumed leaving nothing for her, she would feel flattered not hungry.

I can never thank my mother enough for all the time she shared with my sister and me while growing up in New Brunswick and during the later years of our lives. She taught me not only a lot about Hungarian food and culture but also to always feed others first before yourself, which is what I practice and teach all my students.

My mom suffered a stroke in January and died a few weeks later on February 23. While I will always have the memories for the rest of my life, I also have her recipes that meant so much to her. When we finally clean out the house in New Jersey, I know we will find every copy of the *William Penn Life* that contains The Hungarian Kitchen column, as she was the biggest fan. Please enjoy Ruth's favorite recipes with your family and have a great month.

Thanks mom!

*Jó étvágyat
Főszakács Béla*

The Hungarian Kitchen is a trademark of William S. Vasvary.

RECIPES

Töltött Káposzta (Stuffed Cabbage)

1 pound ground beef
1 pound ground pork
1 pound ground veal
2 pound pork bones
3 whole eggs
2½ tablespoons kosher salt
2½ tablespoons sweet paprika
1½ teaspoons black pepper
2 tablespoons granulated garlic
1½ cups partially cooked rice
1 large sweet onion sliced thin
2 tablespoons lard
2 medium heads of Savoy cabbage
2 cans sauerkraut
5 cups Sacramento tomato juice

Fill a large saucepan or pot with water and bring to a boil. Using a serving fork stuck in the core of a head of cabbage, blanch the cabbage in the water until the leaves wilt away from the head. Using a paring knife, cut the leaves at the stem, then trim the spine of each leaf setting aside to drain. Remove all the leaves from the core. Repeat with second head of cabbage. Save any cabbage pieces, broken leaves or spines and mix with the sauerkraut adding to the pot later when cooking the stuffed cabbage.

In a mixing bowl, combine all the meat, spices, eggs and rice. Blend until mixed well. In a soup pot melt the lard and sauté the onions, then add the pork bones cooking them for 10 minutes to brown them. Remove from the stove and let cool slightly. Cover the bones with the leftover cabbage pieces and spines.

Place a leaf on a cutting board with the bottom of the leaf toward you. Place a tablespoon of mixture onto the bottom third of the leaf then fold over the left hand side onto the middle. Roll up and tuck in the right end to finish off the roll. Make as many rolls as you can. Place the rolls into the pot creating a layer. Top the layer with the

cabbage and sauerkraut mixture and place more rolls on top of that. Continue this process, filling the pot. Add the tomato juice and fill pot with water, covering the cabbage rolls. Add another tablespoon of salt to season the liquid. Bring to a boil then cook for two hours or until the cabbage is tender enough to cut with a fork. Serve hot with a crusty rye bread.

Hungarian Kifli

6 cups sifted all-purpose flour
1 teaspoon salt
1 pound Crisco
¼ pound butter
8 ounces cream cheese
3 egg yolks
1 pint sour cream
1½ teaspoons vanilla
1½ teaspoons grated lemon rind

In a large mixing bowl, combine the flour and all the dry ingredients. Cut in the Crisco, butter and the cream cheese. In a separate bowl, mix the egg yolks, sour cream and vanilla. Add the wet mixture to the flour bowl and blend well making a smooth dough. Wrap the dough in plastic film and refrigerate overnight.

Preheat oven to 375 degrees. Divide the dough into four parts, rolling out one at a time. Roll out paper-thin on a lightly floured cutting board. Using a pastry cutter, make three-inch squares. Put the filling of your choice into the bottom third of each square. Roll up the square and place on a baking sheet leaving space between each kifli. Dust with superfine sugar and bake for 15 minutes or until they are golden brown on the bottom. Let cool then serve to your guests.

Hungarian Nut Roll

5 cups all-purpose flour
3 tablespoons sugar
1½ teaspoons salt
¾ cup butter
1½ yeast cakes or dry equivalent
¼ cup lukewarm (95-degree) water
1 teaspoon sugar
3 beaten egg yolks
1½ cups sour cream

In a mixing bowl measure the flour and sift with three tablespoons sugar and the salt. Cut in the butter as for piecrust. Dissolve the yeast in the water with one teaspoon sugar and let stand until foamy. Mix the egg yolks and sour cream, then add the yeast mixture. Make a well in the dry ingredients and pour in the liquid mixture. Knead until a smooth and elastic dough forms. Place in a bowl, grease the top, then cover with plastic film and refrigerate overnight.

Remove the dough from the refrigerator two hours before rolling. Preheat oven to 325 degrees. On a lightly floured board roll out to a paper-thin rectangle, then spread the entire surface with nut filling (see recipe below). Roll up as you would a jellyroll pinching each end to seal. Place on a well-greased baking sheet or loaf pan. You can fit two to three rolls on a baking sheet. Cover with plastic film and let rise for 1½ hours. Brush with the slightly beaten egg yolks and prick the tops with a toothpick or salad fork. Bake at 325 degrees for 45 minutes until the crust is golden brown. Let cool then slice and serve.

Nut Filling

1 pound ground walnuts
½ cup milk
½ cup sugar
1 tablespoon unsalted butter
1 teaspoon lemon juice

In a small saucepan heat the milk, then add the walnuts and stir. Add the sugar, butter and lemon juice, stirring to blend all the ingredients. Cool the mixture to room temperature before spreading on the dough.

Poppy Seed Filling

½ lb. poppy seeds
¾ cup sugar
½ cup milk
1 tablespoon unsalted butter
1 teaspoon lemon juice

In a small saucepan heat the milk, add the poppy seeds and stir. Add the sugar, butter, and lemon juice and stir to blend well. Cool the mixture to room temperature before spreading on the dough.

Welcome to our Fraternal Family

We happily present more of our newest members. If you have a child or grandchild who recently joined the WPA, then send us his or her photograph. We will publish it in an upcoming issue so that all our members can welcome your child into our WPA Fraternal Family. All photos will be published as soon as possible.



TARA E. BENEDICT DELSIGNORE
Branch 352 Coraopolis, PA



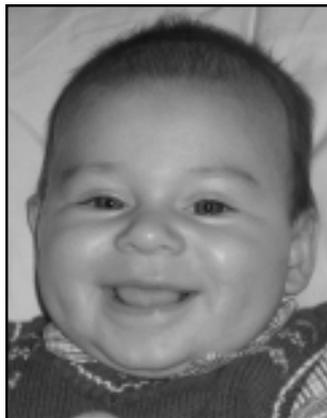
LUCY GARLAND
Branch 129 Columbus, OH



ETHAN W. GILBRIDE
Branch 44 Akron, OH



ZACHARY N. HEIN
Branch 14 Cleveland, OH



RYAN N. JONES
Branch 44 Akron, OH



MARINO T. POLIS
Branch 8014 Pittsburgh, PA



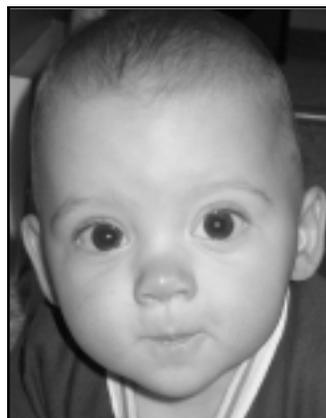
GABRIELLA M. SMERAGLINO
Branch 1 Bridgeport, CT



PAUL & SETH SURBAUGH
Branch 349 Weirton, WV



MICHAEL J. TROESE
Branch 8114 Clarion, PA



RYLIE WOLFE
Branch 189 Alliance, OH

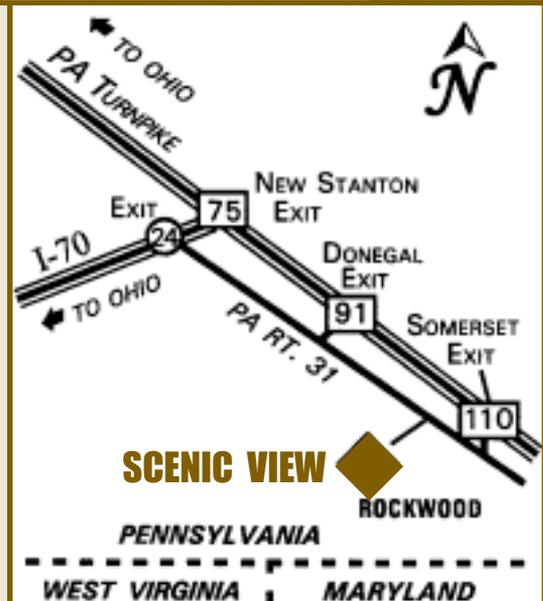
Picture your next outdoor event here

Scenic View

Cabins and Lodges in the Laurel Highlands



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'WPA is a safe, secure place to hold money for future delivery'

by R. E. Bruce, FCA, MAAA

William Penn Association continues its long history and outstanding service to members while maintaining a strong margin of safety to members. Certain highlights from the financial reports to the regulatory authorities and the actuarial report to the Officers and Directors should be summarized for the benefit of the members. All numbers herein are taken from the official reports as filed. References are rounded for convenience.

The year 2009 continued the Association's long history of returning to the members the highest possible benefits consistent with safety. The major lines of business, life and annuity, were again profitable. This is a fine record. The members should feel very proud of WPA and its financial strength to guarantee their benefits. WPA continues its emphasis on safety to members.

The cataclysmic upheavals in the financial markets made the year 2008 one of the most difficult in the history of the Fraternal Industry. The aftermath continued into 2009. Yet, the strong surplus position of WPA meant that no member lost any value in any annuity or life policy. Further, the rates credited for dividends on life policies and excess interest credits on annuity policies are not affected by the downturn in the capital markets. Future dividend and interest credits will be determined in the henceforward according to the same sound management principles as have governed in the past.

By contrast, many persons insured in commercial companies, under variable indexed or market value adjustment contracts experienced a loss in policy value of 30 to 50 percent. Many Universal Life plans imposed rate increases. No WPA member suffered any reduction in policy value. WPA has never increased its rate to any member. WPA is a safe, secure place to hold money for future delivery.

Assets at almost \$200 million continue to be valued very conservatively, are of very high quality and fully comply with the strict standards of the National Association of Insurance Commissioners. All members can continue to have confidence that the assets standing behind their policies are sound and will provide the required funds when needed.

The safety margin on December 31, 2009, continues to be very strong at 112 percent. This means that the Association held \$112 of admissible assets behind each \$100 of liabilities as a safeguard and guarantee to all members that the benefits promised in the certificates will be paid when due. Although the solvency ratio is slightly lower

than the 2008 ratio, due to the capital markets, etc., the Association enjoys a stronger safety margin than most of the very large insurance companies. This strong safety margin will continue for the benefit of all members, even into the next generation.

The Association enjoyed a very favorable year from investments. The net rate of return on mean assets was 5.96 percent, which supports the generous rates paid to members and reflects a slight decrease from 2008. During 2009, the Association earned net investment income of \$11,023,000 after deducting all investment expenses. Also, an additional \$156,000 of income was received from the amortization of prior gains on the sale of assets, according to the rules prescribed by the NAIC. Investment income exceeded requirements by \$4,438,000 in 2009. Excess interest continued to be the most important profit source to the Association.

In addition to the excellent investment returns, it is worth noting that the Association maintains \$1,810,000 in Security Valuation Reserves to guard against adverse fluctuation in investments. The members' assets are well protected by this strong safety fund.

The Association has set aside \$174,035,000 of life, annuity and A&H reserves, deposits and claims for future payments to members. Management continues its prudent and conservative practice of setting aside sufficient funds with which to meet all known and contingent liabilities. William Penn Association is doing an outstanding job of managing the members' funds.

An important index of service to members is the total amount paid to members. During 2009, the Association paid the significant amount of \$13,736,000. A summary of these payments to members for the past two years is as follows:

ITEM	2008	2009
Death Claims	\$1,888,000	\$2,023,000
Matured Endowments	114,000	112,000
Emergency Cash Surrender Benefits	534,000	672,000
A & H Supplementary Payments	21,000	28,000
Annuity and Old Age Benefits	7,789,000	6,138,000
Excess Interest on Funds to Members' Acct.	4,336,000	4,438,000
Dividends	332,000	325,000
Benefits to Members	\$15,014,000	\$13,736,000

It should be observed that reduction in payments to members is due to fewer terminations, rather than any

Annual Actuary's Report

reduction in benefits. WPA members have increased confidence in WPA.

WPA continues to render a truly valuable financial service to members.

In our opinion, the amounts carried in the balance sheets on account of the various actuarial items:

- (1) are computed in accordance with commonly accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (2) are based on actuarial assumptions which produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (3) meet the requirements of the insurance laws and regulations of the Commonwealth of Pennsylvania

and are at least as great as the minimum aggregate amounts required by the state in which this statement is filed;

- (4) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year end with any exceptions as noted below; and
- (5) include provision for all actuarial reserves and related statement items which ought to be established.

It is apparent that the officers and directors continue the skillful management of the members' money while maintaining very strong safeguards. WPL

R. E. Bruce is president of Bruce & Bruce Company.

WILLIAM PENN ASSOCIATION 2009 ANNUAL STATEMENT FINANCIAL REPORT

ASSETS

Bonds	\$185,012,441
Stocks	6,359,040
Mortgage Loans	712,433
Real Estate	953,507
Cash and Short-Term Investments	2,559,104
Certificate Loans	952,579
Accrued Investment Income	2,863,727
Electronic Data Processing Equipment & Software	37,171
Premiums Due and Uncollected	30,221
Total Admitted Assets	\$199,480,223

LIABILITIES, SPECIAL RESERVES & SURPLUS CERTIFICATE RESERVES

Life, Annuity and Accident & Health Policy Reserves	\$167,185,000
Liability for Deposit-Type Contracts	6,697,462
Life and Accident & Health Claim Reserves	153,476
Provision for Refunds Payable in Following Calendar Year	325,000
Premiums Paid in Advance	495,698
Officials' Retirement Program	1,807,551
Interest Maintenance Reserve	1,056,477
General Expenses and Taxes Due or Accrued	71,034
Asset Valuation Reserve	753,740
Trust Account	695,921
Other Liabilities	344,672
Total Liabilities	\$179,586,031
Unassigned Surplus	19,894,192
Total	\$199,480,223

INCOME

Premiums & Annuity Considerations	\$20,068,412
Net Investment Income	11,023,674
Amortization of Interest Maintenance Reserve	155,882
Miscellaneous Income	47,710
Total Income	\$31,295,678

OUTGO

Life Benefits Paid, Including Dividends	\$ 3,124,972
Annuity and Pension Benefits Paid	6,137,867
Interest on Funds to Members' Accounts	4,031,890
Increase in Aggregate Reserve for Life, Annuity and Accident & Health Certificates	13,102,000
Commissions on Premiums & Annuity Considerations	561,604
General Operating and Fraternal Expenses	4,174,202
Insurance Department Licenses, Taxes & Fees	194,446
Total Outgo & Reserve Increase	\$31,326,981
Net Gain from Operations after Refunds to Members	(\$31,303)

RECONCILIATION

Net Gain from Operations	\$ (31,303)
Realized Gains/(Losses) (excluding transfers to the IMR)	(1,149,269)
Net Income/(Loss)	\$ (1,180,572)
Unassigned Funds as of 12/31/08	21,608,750
Change in Unrealized Gains	634,996
Change in Nonadmitted Assets & Annuities Certain Calculation	69,581
Change in Asset Valuation Reserve	(704,563)
Change in Reserves on Account of Valuation Basis	(534,000)
Unassigned Funds as of 12/31/09	\$19,894,192

Branch News

Branch 10
Barton, OH

Branch 40
Martins Ferry, OH

Branch 248
Monaville, WV

Branch 349
Weirton, WV

Branch 8164
Steubenville, OH

by Joyce Nicholson

Hello from the WPA branches from Barton, Martins Ferry, Weirton, Steubenville and Monaville!

Finally the snow and ice have melted, the flowers are blooming and Spring has arrived.

We want to remind everybody that Saturday, May 1, is Join Hands Day. It's a time for all of us to join together and make a difference in our communities through volunteerism with helpful projects that connect us. Our branches are participating again this year, so if you would like to help, give me a call for more information.

Our next branch meeting will be Sunday, April 25, at 2:00 p.m. at 63 Meadow Lane in Wintersville. We will be discussing plans for summer activities.

Happy birthday to branch members with birthdays this month, best wishes to members with anniversaries and our prayers go out to those who may have lost loved ones recently.

Remember in your prayers members of our armed forces who are stationed far from their loved ones.

For information about branch activities, call me at 740-264-6238.

**Next
Deadline
April 23**



Br. 14 member Leah Miko competes on the uneven bars on her way to winning the Ohio all-around individual state championship in high school gymnastics.

Branch 14 Cleveland, OH

by Dawn D. Ward

I hope everyone is enjoying the long-awaited spring. It is nice to see grass after such a brutal winter!

Congratulations to branch member Leah Miko who won the Ohio all-around individual state championship in high school gymnastics. Leah began gymnastic training at the age of four at GymWorld, a local powerhouse for gymnastic training. She was a member of the Brecksville-Broadview Heights High School gymnastics team which won its seventh consecutive state team championship last month. In addition to the all-around title, Leah won the individual vault championship at the state meet. Leah will attend Bowling Green State University in the fall and plans to major in education with a concentration in special education.

Jeff and I have been friends and neighbors of Leah and her parents, Bill and Rhonda, for many years, and Leah's late grandmother, Olive Miko, who was a member of Branch 14, as are Leah's siblings, Erin, Shawn, and Kyle.

The branch is so proud to have a state champion as a member, and we are certain that there will be many more accomplishments in the future for this fine young lady.

Branch 14 will continue its ethic of generosity to those less fortunate by again participating in Join Hands Day in May. At the March meeting, it was decided to donate respiratory care items to the Hattie Larlham home. Hattie Larlham is a nonprofit organization serving more than 1,500 children and adults with developmental disabilities. Established in 1961, Hattie Larlham provides services through community homes, private duty home care, foster care services and vocational training. They provide 24-hour residential services to 126 people at Hattie Larlham Center for Children with Disabilities in Mantua, Ohio. The branch appreciates the Home Office donating \$500 in addition to our donation.

All high school seniors planning on attending college this fall should refer to Page 21 of this issue of the *William Penn Life* for scholarship application information.

The next branch meeting will be

Continued on next page

Continued from previous page held Wednesday, May 5, at 7:30 p.m. at the Bethlen Hall of the First Hungarian Reformed Church, located at 14530 Alexander Rd., Walton Hills. All adult branch members are welcome to attend.

**Branch 18
Lincoln Park, MI**

by Barbara A. House
We hope all our wonderful members and their families enjoyed a Happy Easter.

Here we are, still in unsunny Florida. We are in our last month here. We will be leaving about the 8th of April. To contact me after that date, use my Michigan phone number, 734-782-4667, or, as always, my cell number, 313-418-5572.

The high point of this winter was our cruise with our daughter Deborah and her husband Glenn. We had a marvelous time. This was our first cruise but definitely not our last. We were in Nassau, Jamaica, Cayman Islands and, my favorite, Cozumel. We heartily recommend cruising and the Costa cruise line. They anticipate your every need. You owe it to yourself to give it a try; you won't be sorry.

We resume our Branch 18 meetings on Wednesday, April 21, at the American Hungarian Reformed

Church in Allen Park at 7:00 p.m. We have much to decide on for the 2010 year. Please try to attend. Your input is always important to us.

I hope you are planning to join the WPA on our trip to Croatia and Hungary. We have many wonderful plans and surprises for you. Tom and I plan on going this year. The visit to Croatia was our deciding factor. Can't wait to see all the things we have never seen before. Please consider joining us.

Remember in your prayers our deceased members, especially Eva Csereklye, Margaret L. Danko and Irene Donofrio. May they rest in peace.

Holy Cross Hungarian Catholic Church is planning a bake sale for Mothers Day on May 8. Call the church for information. On May 3 there will be the blessing of the cornerstone of our area's first Hungarian church erected in 1906.

Happy April birthday to some special people: Mike Oberg, chairman of the Branch 18 Audit Commit-



Br. 18 members Ashley Haas (left) and Christina Marchelletta were among the debutantes presented at the recent Feher Rosza Ball.

tee; Rose P. Antal, secretary of Branch 18 and my good friend; Endre Csoman, national vice president-fraternal of the WPA, who is working hard on our upcoming Europe trip; and Rocky Borsa, the all-time number one supporter of Branch 18. May you all have many more.

Get well wishes to Steve and Anna Nagy, Rocky Borsa and Emma Poliska. Hope you all feel better soon.

The Feher Rosza Ball is a very fond memory. The Truesdell and Marchelletta families proudly presented their debutantes Ashley and Christina, respectively. They were all simply gorgeous.

We are looking forward to seeing all our wonderful members and friends very soon. We missed you while we were gone.

**Branch 27
Toledo, OH**

by Linda York
Spring is here, and we look forward to seeing our members and friends at our future activities and events.

Branch 27 members and guests will have an opportunity to attend a "Night with the Mud Hens" on Sunday, June 13, when the Mud Hens will be hosting the Rochester Red Wings. Game time is 6:30 p.m. All branch members and their guests

Continued on next page

Congratulations to
Richard W. Toth
on being named
2010 Fraternalist of the Year
by the Fraternal Societies of Greater Pittsburgh.

From the Officers and Members of
Branch 14 Cleveland, Ohio

Branch News

Continued from previous page

are invited to attend, but seating is limited.

For more information or to make your reservations for the game, please contact one of the following: Robert Ivancso at 419-841-5351 or email at wpa27bob@bex.net; Paula Bodnar at 419-693-5509; or Linda York at 419-343-6834 after 7:00 p.m.

See you at the game!

Branch 28 Youngstown, OH

by Kathy Novak

Hoping everyone had a wonderful Easter and that spring finds everyone smiling and looking forward to better weather conditions.

The Youngstown American Hungarian Federation extends sincere thanks to the WPA for their continued support of the Federation's annual commemoration of the Hungarian War of Independence in 1848. At this year's event, we were honored to welcome Endre Csoman, who made a presentation on behalf of the Home Office.

This year's commemoration featured a well-rounded program of entertainment. Leslie Polgar offered a beautiful recitation of "Talpra Magyar" as well as an informative speech in Hungarian on Petöfi Sandor's life.

Michael Verich spoke on his pride in being Hungarian and how to instill that pride in generations to come.

Musical entertainment included Andrew Check playing the cimbalom, Bill Kolosi singing folk songs while playing the guitar and Joseph Losoncy playing traditional songs on the keyboard.

The Youngstown area's Csillagos Dance Group performed several traditional dances.

What a wonderful testimonial dinner was given in honor of National Vice President-Secretary Rick Toth, who received the 2010



Members of the Csillagos Dance Group perform during the March 15 commemoration celebration held in Youngstown, Ohio.

Fraternalist of the Year award from the Fraternal Societies of Greater Pittsburgh. Branch President Steve Novak, Branch Vice President Frank Schauer, Branch Auditor Mary Schauer and Branch Secretary-Treasurer-Coordinator Kathy Novak were privileged to attend this gala event. Rick is well-deserving of this award and all the recognition that comes with it. It was so nice to see so many of our WPA friends there.

Speaking of congratulations, Branch 28 sends its best wishes to Barbara House on being honored at the recent White Rose Ball and to all those award-winning sales representatives for a job well done in promoting WPA products.

Looking forward to all the summer activities that will soon be here.

Happy days of celebrating to all those having a birthday or anniversary this month.

Our thoughts and prayers are with all those who have experienced the loss of a loved one recently.

Remember: for answers to your questions about WPA life insurance and annuities, please call either Kathy at 330-746-7704 or Alan at 330-482-9994.

Branch 34 Pittsburgh, PA

by Andy McNelis

Hallelujah, we survived the snow! The weather forecasters said the last time we had such a bad winter was in 1950. I hope we don't see this again for another 50 years. As you can tell, I am not a skier. Hope that everyone had a blessed Easter.

Please take a moment and pray for all our service men and women, especially those in harm's way.

We would like to say hello to Terry Anglin's grandson John Hickey. John became a WPA member and loves the teddy bear he received for becoming a member. The bear is his constant companion, even going to school with him. John also told his grandmother that now he was officially "Hungarian." Take care, John. It's good to have you as a member.

We also thank Barbara House for the warm greetings from her, Tom and her branch members at the White Rose Ball. It was nice to see so many beautiful young women and

Continued on next page

Next Deadline: April 23

Branch 249 Dayton, OH

by Mark Schmidt

Branch 249 congratulates the Dayton area's first-generation Hungarian film maker Steven Bognar and his partner Julia Reichert on their nomination at the 82nd Annual Academy Awards.

The two were recognized for their Dayton-made documentary about the 2008 closing of the General Motors truck assembly plant in nearby Moraine, Ohio.

Although it didn't win, the film, "The Last Truck: Closing of a GM Plant," was one of five nominated for an Oscar in the Best Documentary Short Subject category.

The 42-minute film had its premiere Aug. 19, 2009, at the Shuster Performing Arts Center in Dayton and was broadcast by HBO on Labor Day, Sept. 7, 2009.

The film featured a group of workers who were among the more than 2,400 who lost their jobs when the plant closed.

"It would have been great to bring the [Oscar] statue home to Dayton," Bognar said, "but it's been an experience and honor to be part of this incredibly big show. We feel really good and proud that the film turned out well, but...it's a painful story that we're telling, and the pain is real for the people in the film."

Bognar and Reichert also won a 2006 Emmy Award for their previous project, "A Lion in the House," a documentary about children fighting cancer.

Branch 590 Cape Coral, FL

by Joan Mauerman

Branch 590 held its March meeting at the Golden Corral in Punta Gorda, Fla.

A memorial service was held to commemorate the Hungarian War of Independence of 1848. Branch Vice President Kalman Nagy recited the "Talpra Magyar" in Hungarian and

Continued on next page



Among those participating in Youngstown's March 15 commemoration were (l-r): Bill Kolosi, Leslie Polgar, Michael Verich, Andrew Check and Joseph Losoncy.

Continued from previous page

handsome young men participating in this event. Ashley and Christina looked beautiful. Congrats Barbara and friends on all the hard work. The Rhapsody dinner was delicious as usual; I agree with Barbara House, especially the *kocsonya*!

If you have any news you would like to share, please contact Andy McNelis at 412-421-6031. For information about WPA life insurance and annuity policies, please contact Branch Coordinator Maria Bistey at 412-431-6035.

Branch 51 Passaic, NJ

by Christine Baldyga

On Saturday, Feb. 13, my husband and I attended the Masquerade Ball held at St. Stephen's Church in Passaic, NJ. Stephen Varga, WPA chairman of the Board, was honorary patron.

We had a wonderful time. The food served at both the cocktail hour and dinner was delicious. We enjoyed conversation with both old friends and new acquaintances that we met that evening. We were entertained by very talented dancers, and the band played traditional

Hungarian music. Our compliments to the Rev. Laszlo Vas, pastor of St. Stephen's Church, and the Ball Committee for organizing a wonderful evening.

Now that winter is behind us, we can now think about planting flowers and enjoy the spring weather.

Branch 159 Phoenixville, PA

by Nancy and Robert Kovach

We hope that everyone had a Happy Easter. Yes, at long last, spring is here!

Volunteers are needed for "Spruce Up Day" at the Parkside United Church of Christ in Phoenixville on Saturday, May 22, from 9:00 a.m. to noon. All local WPA members and their guests are invited to join us as we plant flowers and spread mulch in front of the sanctuary.

If you can help out this day, please call us at 610-326-7429 by May 15. Lunch will be served to all our wonderful volunteers.

Won't you please come and help us? It will be a great day of fellowship and fraternalism you'll enjoy with other WPA members.

We hope to see you at the church on May 22.

Continued from previous page

Branch President Mike Tomcsak recited it in English. Several members spoke of their experiences in the 1956 Hungarian Revolution. Mr. Tomcsak also explained the history and meaning of the Hungarian Flag.

Bingo was played, and everyone enjoyed the buffet. Visitors included Eva Toth of Buffalo and daughter Gyondyi Csaszar, who was visiting from Budapest.

We will have a picnic April 24 at the Gilcrist Park in Punta Gorda beginning at 11:00 a.m.

At our December branch meeting election of officers was held. Elected were Mike Tomcsak, president; Kalman Nagy, vice president; Joan Mauerman, secretary-treasurer; and Jodi Dues and Maureen Dues, auditors.

Former Branch Vice President Anthony Digiulio and his wife Eleanor have moved to Windber, Pa. to be close to family. We wish them the best and want them to know we miss them.

We have received thank you's from the five recipients of our branch's Holiday Baskets. We had so many requests for baskets that we distributed five baskets instead of our usual three. We thank the Home Office for its help in making this program possible.

Plans for this year's branch Christmas party are still being made. We will contact our members when everything is finalized.

Happy birthday to all those celebrating their special day this month.

Happy anniversary to all celebrating couples, especially Al and Olga Wansa, who are celebrating their 70th anniversary. What a milestone! We wish you many more.

If you have any news you would like to share, please let us know.

Jodi Dues and Col. Jersey Reyes USMC will be married July 3 in Tampa, Fla. Congratulations and best wishes for a blessed and happy life.

We thought we were living back in Ohio this past winter, but things are warming up. It's up to 60 degrees today.



Branch 590 President Mike Tomcsak was among those commemorating the Hungarian War of Independence of 1848 during recent ceremonies in Punta Gorda, Fla.

For all your life insurance and annuity needs, please call Mike Tomcsak at 863-858-8071.

Branch 800 Altoona, PA

by Vincent Frank

After a winter of bitter cold and large amounts of snow, we have the arrival of the baseball season. Here in central Pennsylvania, we are fortunate to have the Altoona Curve, the AA affiliate of the Pittsburgh Pirates. My wife and I will be looking to see the many Branch 800 families attending games throughout the season in a most beautiful baseball stadium. It is handy and easy to get to. Good luck to the Curve.

The annual Join Hands Day is scheduled for Saturday, May 1. It's a day when young and old get together to pick a project that makes a noticeable difference in their community. This is real fraternalism.

At our branch's May meeting we will set aside time to honor our new 50-year members. The Home Office will be notifying our branch which members qualify for this honor.

The WPA is accepting applications from life benefit members for grants through its scholarship foundation for the year 2010-2011. Please read the eligibility rules found on Page 21 to see if your son or daughter is

eligible. Applications must be postmarked by May 31.

Please remember in your prayers all our deceased branch members, especially Phyllis Aiken, wife of Branch Auditor Bob Aiken. May all rest in peace with the Lord.

It's springtime now, and that means Pennsylvania anglers are ready for April 17, the beginning of trout season. So, get all your fishing equipment ready and have a big catch. Enjoy the pleasant and quiet outdoors while casting on the banks of rivers or lakes. Good luck to all.

Call Bob Jones in Altoona at 814-942-2661 for all your life insurance and annuity needs.

Branch 8114 Clarion, PA

by Noreen Fritz, FIC, LUTCF (in Pittsburgh)
Happy Easter. Happy Spring. Happy everything!

That's how I feel right now with winter over and lots of warm days to look forward to. I am sooooo looking forward to meeting new people, servicing our current members and growing the WPA membership. I am very proud of the Branch 8114 officers. Thank you for all that you do.

Congratulations to Amy and John Beckwith on their new little grandson

Continued on Page 23

William Penn Fraternal Association Scholarship Foundation, Inc.

Eligibility Rules for Year 2010 Scholarship Grants

The Board of Directors has established the following rules governing eligibility for scholarship recipients:

a) The **student** applying for a scholarship grant must be an individual Life Benefit Member of the William Penn Association for four (4) years. A Life Benefit Member is an individual who is insured for life or endowment benefits.

b) On both renewal and new applications, **the applicant must be the child or grandchild of a life benefit member of the William Penn Association in good standing.** For the 2010 school year, the parent/grandparent must be a Life Benefit Member for at least four (4) years as of January 1, 2010.

c) Scholarship grants are awarded to full-time undergraduate students only if they have been accepted by or are currently attending an accredited college, university or school of nursing.

d) Grants are awarded for a two- or four-year period. The student must notify the President of the Scholarship Foundation, by letter, postmarked no later than **June 1, 2010**, that the student desires to receive a scholarship grant. It is recommended that the letter be sent via Certified Mail to ascertain proof of mailing date. **E-Mail notification will NOT be accepted as proof of notification.**

e) **First-time applicants must submit the following:**

1. **WPA Scholarship Application** on forms furnished by the Scholarship Foundation. Forms may be obtained by writing to: President, William Penn Fraternal Association Scholarship Foundation, Inc., 709 Brighton Road, Pittsburgh, PA 15233.

2. **An Essay** entitled: "If I could interview someone, either in the past or present, who would it be and why?"

The Scholarship Application and Essay must be mailed and postmarked by June 1, 2010.

3. A transcript of the student's latest high school scholastic record.

4. A copy of the student's SAT/ACT scores or waiver letter from the school in which enrolled.

5. Proof of enrollment for the coming school year in September.

Items 3, 4 and 5 must be submitted by September 30, 2010.

f) **Renewal applicants must submit the following:**

1. **A letter** requesting a renewal grant.

2. **An Essay** entitled: "If I could interview someone, either in the past or present, who would it be and why?"

The Renewal Letter and Essay must be mailed and postmarked by June 1, 2010.

3. A copy of the student's **latest scholastic record.** All renewal applicants **must maintain no lower than a 2.5 cumulative Grade Point Average on a 4.0 scale to qualify.**

4. Proof of enrollment for the new term in September.

Items 3 and 4 must be submitted by September 30, 2010.

g) All requests for an application and renewal letters must be submitted and signed by the student requesting the grant and mailed to the attention of the President. **Eligibility rules for renewal grants will be in accordance with the eligibility rules in effect for the initial grant. Letters submitted by anyone other than the student will not be considered. E-Mails will NOT be accepted.**

h) Scholarship grants will be awarded by the Executive Committee of the William Penn Fraternal Association Scholarship Foundation, Inc., once each year. Grants will be paid directly to the applicant provided **the student** is a member in good standing on the date the check is issued and all of the eligibility requirements stated herein have been met.

i) If for any reason the recipient does not attend college after receiving the grant, it must be returned to the William Penn Fraternal Association Scholarship Foundation, Inc.

j) In compliance with current privacy laws, all information in regards to the scholarship status will be divulged only to the applicant/student.

k) All applications and renewal letters must be postmarked no later than **June 1, 2010.** Any applications or renewal letters postmarked after that date will not be considered.

If unsure of eligibility rules, please call Gerry Davenport at the Home Office at 1-800-848-7366, Ext. 128 or e-mail us at scholarship@williampennassociation.org.



**William Penn Fraternal Association
Scholarship Foundation**

Tree of Knowledge

Our Newest Leaves

We extend our thanks to the following for being the latest to donate to our Tree of Knowledge:

**In Loving Memory Of
Ryan P. McGrath
The McGrath Family
(Bronze Level)**

**In Memory Of
All The Members
Of Branch 189
(Bronze Level)**

Parents honor son with donation to Tree of Knowledge

Our son, Ryan P. McGrath, was a recipient of the WPFA Scholarship. It was a tremendous help to him during his lean college years. He recently passed away after a courageous battle with leukemia. Purchasing a leaf in Ryan's memory on the Tree of Knowledge is just a

small way we can give back and show our thanks. As a fifth grade science teacher, I'm sure Ryan would be happy to see this donation going towards education.

Sincerely,
Mr. & Mrs. Joseph McGrath

I want to help the Tree of Knowledge grow. Please accept my tax-deductible contribution of:

\$1,000 - Gold Level

\$500 - Silver Level

\$250 - Bronze Level

Name: _____

Address: _____

Telephone: _____ Email: _____

Leaf Inscription - Maximum of 3 lines with 20 characters per line (including blank spaces):

Line 1: _____

Line 2: _____

Line 3: _____

Please make checks payable to "William Penn Fraternal Association Scholarship Foundation, Inc." and mail to:

William Penn Fraternal Association Scholarship Foundation, Inc.

709 Brighton Road, Pittsburgh, PA 15233-1821

In Memoriam

We ask you to pray for the eternal rest of all our recently departed members listed below:

FEBRUARY 2010

- 0001 BRIDGEPORT, CT
Helen Pramer
- 0008 JOHNSTOWN, PA
Mary E. George
Leo W. Munzer, Jr.
- 0010 BARTON, OH
Helen Sliva
- 0013 TRENTON, NJ
Victor J. Broczak
- 0014 CLEVELAND, OH
Florence Balas
William J. Muldoon
- 0015 CHICAGO, IL
Irene L. Toth
- 0016 PERTH AMBOY, NJ
Ethel Demeter
Mary Skerchek
- 0018 LINCOLN PARK, MI
Rose Boschi
Andrew Dichazi
Joseph Hagen, Jr.
Barbara Yonish
- 0019 NEW BRUNSWICK, NJ
Catherine Hanusosky
- 0023 POCAHONTAS, WV
Elizabeth Dusa
- 0024 CHICAGO, IL
John Csanyi
- 0025 BECKLEY, WV
Todd T. McClung
- 0026 SHARON, PA
Joseph F. Bensur, Jr.
Irene E. Panin
- 0027 TOLEDO, OH
Elizabeth Mary Sofalvi
- 0034 PITTSBURGH, PA
Gabriella Barnes
Violet Probst
- 0040 MARTINS FERRY, OH
William J. Bodnar
- 0044 AKRON, OH
Jeanne K. Weaver
- 0048 NEW YORK, NY
Carmella Farkas
- 0051 PASSAIC, NJ
Annie A. Gearlds
- 0076 PHILADELPHIA, PA
Edna M. Guth
Helen Katzianer
Edith K. Mulherin
Edith A. Paparo
- 0089 HOMESTEAD, PA
Terrence Farrell
Betty Fioravanti

- 0098 BETHLEHEM, PA
Bertalan J. Papp
Helen Walakovits
- 0132 SOUTH BEND, IN
Alexander Ferency
Irene Ferguson
- 0159 PHOENIXVILLE, PA
Anna S. Elliott
- 0174 SCRANTON, PA
Rose Kutch
Ann V. Toraldo
- 0226 McKEESPORT, PA
Joseph J. Barsody
William D. Hansen, Sr.
Frank Sari, Jr.
- 0278 OMAHA, NE
Herbye L. Lewis
- 0296 SPRINGDALE, PA
Edward A. Racz
John Simon
- 0336 HARRISBURG, PA
Dennis M. Tutuska
- 0590 CAPE CORAL, FL
Helen Matus
- 0705 MAYVILLE, WI
Juanita E. White
- 0723 WORCESTER, MA
Mildred A. Bishop
Elmire M. Curtis
John Gula
- 0800 ALTOONA, PA
Phyllis I. Aiken
Regis W. Ball
- 8014 PITTSBURGH, PA
Elmer H. Fuchs
Cletus J. Rigot
- 8019 PITTSBURGH, PA
William J. Schreiber
- 8164 STEUBENVILLE, OH
John W. Novotny, DDS

WPFA Scholarship Foundation

FEBRUARY 2010

Branch - Donor - Amount

- 8 - Clarence H. Showalter - \$5.00
13 - Joseph A. Mrazik - \$15.00
13 - Frank Papp - \$10.00
14 - Joseph M. Corrigan - \$10.00
18 - Robert J. Swek - \$0.05
26 - Melissa M. Steh - \$5.00
26 - Lex Prindle Sr. - \$5.00
28 - Maria E. Schauer - \$5.57
28 - Corrie L. Crump - \$5.00
28 - Nick A. DiMargio Jr. - \$0.36
28 - Olga E. Chizmar - \$20.00
40 - Irene Ivan - \$20.00
44 - Mary Ann Kasper - \$5.00
59 - Margaret I. Martin - \$2.00
88 - Kristine Ann Sabula - \$5.70
89 - Audrey M. Swartele - \$25.00
89 - Noemi H. Borsay - \$25.00
89 - Tracy B. Findlay - \$3.06
129 - Debra A. Lewis - \$10.00
189 - Kim A. Vanderkar - \$20.00
226 - Timothy R. Holtzman - \$1.40
226 - Carol S. Burlikowski - \$5.00
226 - Dennis S. Burlikowski - \$5.00
226 - Robert W. Serena - \$5.00
226 - Mary J. Trapuzzano - \$10.00
296 - Richard Olex - \$2.00
296 - Elsie D. Drab - \$5.00
296 - Vincent Perry - \$17.94
336 - Charles S. Johns - \$4.21
336 - Patricia A. Mitterlehner - \$4.00
336 - Tess Z. Keely - \$5.00
352 - John W. Bush Jr. - \$15.00
352 - John P. McKinsey Jr. - \$1.32
352 - Dora S. McKinsey - \$1.02
720 - John A. Puleo Jr. - \$8.09
8075 - Christopher Phillips - \$5.00
- TOTAL for Month = \$291.72**

FEBRUARY 2010

Donor - Amount

- William J. Bero - \$18.09
Cookbook Sales - \$570.00
TOTAL for Month = \$588.09

IN MEMORY OF

FEBRUARY 2010

Donor - Amount

- (In Memory of)**
Dorothy J. Boyle - \$25.00
(George S. Charles)
M/M Andrew W. McNelis - \$25.00
(George S. Charles)
Maria Mozer - \$20.00
(George S. Charles)
M/M Roger G. Nagy - \$50.00
(George S. Charles)
John & Gertie Simon - \$20.00
(George S. Charles)
Br. 51 Passaic, NJ - \$25.00
(George S. Charles)
M/M Thomas F. House - \$25.00
(Mary Kotik)
M/M Roger G. Nagy - \$50.00
(Mary Kotik)
Robert & Elizabeth Vargo - \$25.00
(Joseph Revak)
Martin & Diane Malloy - \$25.00
(Mildred Vargo)
Bradley & Sharon Olson - \$25.00
(Mildred Vargo)
M/M E. E. Vargo - \$100.00
(Mildred Vargo)
Robert & Elizabeth Vargo - \$50.00
(Mildred Vargo)
Karen L. Walker - \$25.00
(Mildred Vargo)
Bette A. Moore - \$50.00
(Paul & Elizabeth Zelenak)
Br. 18 Lincoln Park, MI - \$125.00
(Deceased Branch Members
Margaret Danko, Robert Hovizi,
Helen Jones, Rudolph Clum
& Charles Gross)
- TOTAL for Month = \$665.00**

Branch News

Continued from Page 20

Leo D. Coradi, and to Mary Lou and Jim Delaney on their new little grandson Michael J. Troese. The WPA now has two new little members in the Clarion branch.

Best wishes to Shawna Huefner on her studies of medical terminology.

Branch members celebrating April birthdays include: Bob Donahue, John J. Beckwith, Gerry Ochs, Mary Jane Gatesman, Bradley Best, Carter Cummins, Seth Justice, Griffin Keatley, Erin Steiner, Milton McElravy, Emily Steiner, Frank Schill, Samuel Schmader, Maria Pierucci, Judith McDevitt, Annette Sunderland and Nick Bagileo. Happy birthday!

To all of our students getting ready for college, don't forget to apply for grants through the WPA scholarship foundation. Eligibility rules appear on Page 21 of this issue.

If you have branch news to share or questions on IRA Transfers, 401-K direct rollovers, any pension plan or just need a change of beneficiary, please keep in mind that there is no sales charge, and I work in most areas.

I can be reached by calling 412-821-1837 or by writing to P.O. Box 15060, Pittsburgh, PA 15237-0060. You can also get in touch with me by e-mail at noreenbunny.fritz@verizon.net.

27th Annual WPA Golf Tournament & Scholarship Days

Saturday, July 17, 2010 ♦ Chestnut Ridge Golf Resort ♦ Blairsville, PA

Tournament Entry / Dinner Reservation Form

GOLF CONTACT PERSON: _____ PHONE: _____ STATE: _____ BRANCH: _____

STREET: _____ CITY: _____ ADDRESS (Street, City, State, Zip) _____ ZIP: _____

GOLFERS	GOLFER'S NAME	BIRTHDATE	POLICY NUMBER	ADDRESS (Street, City, State, Zip)
FOUR-SOME #1				
FOUR-SOME #2				

NON-GOLFING BARBEQUE GUESTS	BARBEQUE GUEST'S NAME	BIRTHDATE	POLICY NUMBER	ADDRESS (Street, City, State, Zip)

HOTEL ACCOMMODATIONS INFORMATION	FEES and COSTS										
<ul style="list-style-type: none"> ♦ Hampton Inn & Suites Blairsville 62 Pine Ridge Road, Blairsville, PA 15717 Phone: 724-459-5920 Fax: 724-459-7369 ♦ Room Rate: \$109.00 per night (plus tax) based on double occupancy. ♦ Reservation forms will be sent to all group contact persons. All golfers & guests must make their own room reservations directly with the hotel. <i>Reservations will be taken on a first-come/first-served basis and will be subject to availability.</i> 	<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Tournament Fee (Includes Barbeque)</td> <td style="text-align: right;">_____ X \$100.00 = _____</td> </tr> <tr> <td>Barbeque-Adults (age 16 & older)</td> <td style="text-align: right;">_____ X \$40.00 = _____</td> </tr> <tr> <td>Barbeque-Children Ages 12 to 15</td> <td style="text-align: right;">_____ X \$10.00 = _____</td> </tr> <tr> <td>Barbeque-Children up to Age 11</td> <td style="text-align: right;">_____ X FREE = _____</td> </tr> <tr> <td style="text-align: right;">TOTAL</td> <td style="text-align: right;">_____ = _____</td> </tr> </table>	Tournament Fee (Includes Barbeque)	_____ X \$100.00 = _____	Barbeque-Adults (age 16 & older)	_____ X \$40.00 = _____	Barbeque-Children Ages 12 to 15	_____ X \$10.00 = _____	Barbeque-Children up to Age 11	_____ X FREE = _____	TOTAL	_____ = _____
Tournament Fee (Includes Barbeque)	_____ X \$100.00 = _____										
Barbeque-Adults (age 16 & older)	_____ X \$40.00 = _____										
Barbeque-Children Ages 12 to 15	_____ X \$10.00 = _____										
Barbeque-Children up to Age 11	_____ X FREE = _____										
TOTAL	_____ = _____										

MAKE CHECK / M.O. PAYABLE TO: "WILLIAM PENN ASSOCIATION"
 *NOTE: Do NOT send cost of your hotel accommodations with this form.

MAIL TO: Golf Committee, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233

DEADLINE FOR ENTRIES & RESERVATIONS - JUNE 28, 2010



Join us for the 10th Annual
WPA PICNIC
A Great Fraternal-Fest

Sept. 11, 2010 • 12-6pm
Scenic View • Rockwood, PA

ALL-YOU-CAN-EAT

Chicken Paprikás - Mushroom Paprikás - Dumplings - Gulyás
Kolbász - Hot Dogs - Bacon Fry - Coffee - Soda - And More

FOR SALE

Palacsinta - Lángos - Pastries - Funnel Cake

Live Music & Dancing
Chinese Auction & Raffles
Children's Games & Activities

Adults \$10 / \$8 for groups of 12 or more
Students \$4 / Kids Under 12 FREE

For information, call 1-800-848-7366, ext. 136
Sorry, No Pets Allowed and No Take-Outs

Inside this issue:

Make your plans to attend the 27th Annual WPA Golf Tourney...**PAGE 2.**

2010 tour to visit Budapest, Eger and Croatian coastline...**PAGE 6.**

Mom's favorite recipes ...**PAGE 10.**

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Referral Fees

\$10 to \$12

William Penn Association Recommender Program

Adult members age 16 and older can earn cash rewards when they refer new members to the WPA. The WPA will pay adult members **\$12.00** for each applicant they recommend who is issued a WPA **permanent** life insurance plan. The WPA will also pay adult members **\$10.00** for each applicant they recommend who is issued a WPA **term** life insurance plan. To claim **your** reward, send us the names and addresses of everyone you know who would enjoy the many fraternal benefits that come with membership in the WPA.

**Family of sales agents living at the same address as the agent do not qualify for a Recommender Award.*

Please Print

WPA RECOMMENDER

Your Name: _____ Branch No.: _____

Address: _____

Phone: _____ WPA Representative/Agent: _____

Name of Prospective Applicant: _____

Address: _____

Phone: _____

Mail to: Recommender, William Penn Association, 709 Brighton Road, Pittsburgh, PA 15233